

If my employees or I have individual insurance coverage, does the Bare Period apply to us?

No. The Bare Period only applies to companies that offer “group” insurance coverage.

As an employer, am I required to pay for my employees’ premiums?

No. It is your option whether you pay all, a portion, or none of your employees’ premiums. However, you are responsible for sending in the payment each month. HCG will accept a payment from only the business enrolled, not individual employees.

Will the rates change after I provide my past health experiences?

No. HCG does not currently set premiums for enrolling groups based on the health history of specific members. HCG is also guaranteed issue and no one can be turned away due to a current or past medical condition.

Can I go to any doctor I want?

You can go to any Physician that is in the Network you select.

How does my Primary Care Physician (PCP) get assigned?

If you do not select a PCP when enrolling, a PCP will be assigned closest to you by zip code.

How often will my group receive a rate increase?

Rate increases are in the fall of each year, usually in the month of September, for all HCG groups and members. The only rate difference at your renewal will be if you or any enrolled employees choose a different plan option, or have a birthday that would change your age tiers.

How will I know when enrollment is complete?

After all enrollment documents and two months premium is received, you will receive confirmation via e-mail or by phone with your Group ID number and verification of your effective date.

What are my payment options?

Payments are accepted by the enrolled company only. No payments will be received from individual employees. Payments can be made by enrolling in auto debit, online via check or credit card payments or through the mail.

When will enrolled employees receive ID cards?

Member ID cards will arrive at the employee’s address within two weeks of the effective date. Please call Customer Service after your effective date if you need a temporary card prior to receiving your Member ID card.

What if an enrolled employee wants to change plans or networks, or discontinue coverage?

Changes can only be made at “Open Enrollment” each year or if a qualifying event occurs.

What medical benefit plans are available to businesses enrolling into Healthcare Group?

Employees of businesses enrolling into Healthcare Group effective January 1, 2011 or later must choose a Non-Grandfathered benefit plan (Silver or Copper).